

BNC FINANCIAL GROUP, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3553815	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$256	\$310	20.9%		
Loans	\$212	\$219	3.2%		
Construction & development	\$31	\$29	-8.4%		
Closed-end 1-4 family residential	\$113	\$93	-18.0%		
Home equity	\$16	\$16	-2.9%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	4081.8%		
Commercial & Industrial	\$2	\$9	437.3%		
Commercial real estate	\$49	\$70	44.2%		
Unused commitments	\$31	\$44	44.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$4	1.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$17	\$46	175.9%		
Cash & balances due	\$17	\$38	122.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$235	\$285	21.4%		
Deposits	\$189	\$252	33.3%		
Total other borrowings	\$45	\$32	-28.9%		
FHLB advances	\$45	\$32	-28.9%		
Equity					
Equity capital at quarter end	\$21	\$25	15.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	8.2%	--		
Tier 1 risk based capital ratio	12.2%	11.9%	--		
Total risk based capital ratio	13.5%	13.1%	--		
Return on equity ¹	8.6%	2.9%	--		
Return on assets ¹	0.7%	0.2%	--		
Net interest margin ¹	4.4%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	140.1%	182.1%	--		
Loss provision to net charge-offs (qtr)	81.8%	-4400.0%	--		
Net charge-offs to average loans and leases ¹	0.8%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.8%	4.5%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.9%	1.0%	0.4%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	2.1%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.2%	1.0%	0.2%	0.0%	--